



LOW-INCOME HOUSING TAX CREDIT PROGRAM (LIHTC)  
2008 Qualified Allocation Plan (QAP)  
Questions and Answers

*As of October 19, 2007*

Q: In Section 23 of the 2008 LIHTC application, should box 23.01 or 23.02 be checked for a 4% Tax Credit Application?

A: 4% Tax Credits with tax-exempt bonds projects are required to enter into a LURA for either a 15 or 30 year period, so either box may be checked 'yes'. 9% Tax Credit projects are subject to a LURA that require a 15-year Compliance Period and a 15-year extended Compliance Period, so 23.02 must be checked 'yes'. Please refer to Section 13.4 and Section 9.4.8 of the 2008 QAP.

**Special Note:** There is a reference in Section 13.4 to Section 9.4.9, but this should be Section 9.4.8. Sorry for any confusion.

*As of October 12, 2007*

Q: You provided a few examples of supportive services on a previous question, could you provide some additional examples of supportive services that a project may consider making available to tenants?

A: Examples of supportive services that an applicant may consider when developing a supportive services plan include, but are not limited to, the following: case management; education GED, college credit, ESL, or other educational opportunities; adult literacy programs; employment counseling or referral; employment training; job placement; homebuyer, homeownership, or tenant counseling; daycare services (youth or adult); youth or after-school programs; tutoring; mentoring programs; parenting education; family services; on-site primary health care services, vaccination and screening programs, or

health care management programs; financial planning, credit counseling, financial literacy or budgeting; welfare-to-work initiatives; family self-sufficiency programs; legal assistance; mental health services; substance abuse counseling; life skills classes; services for persons with disabilities; congregate meals; nutrition education; inter-generational programming; volunteer opportunities; health and wellness programs; medication management; senior quality of life programs; transportation; social or recreational programming; and/or tenant council or resident involvement in decision making affecting the creation or operation of the project.

Q: What type of structure is eligible for the ROSE program?

A: The structure must be a single family housing unit, which is defined as: A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. Detached is a 1-unit structure detached from any other house with open space on all four sides. Attached is a 2-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures, such as Row Houses or Double Houses (Duplex).

Q: IFA provides 2 points for a storage room. What is required?

A: IFA requires a lockable, solid full height room that is at least 20 square feet. The storage room must be in addition to and in excess of the standard 2' x 5' required closet. Storage rooms must be maintained in compliance with manufacturer's installation requirements for fire safety and Uniform Fire Code, which limits flammable and combustible materials.

Q: How does IFA define a supportive service provided "on-site" or at the "property location"?

A: To be considered an "on-site" service or a service provided at the "property location", the service must be made available to tenants in an accessible area that is co-located with the LIHTC project and to which no mode of transportation is needed for the tenant to reach. If the service site is not owned by the LIHTC project owner or in an area open to the general public, a use agreement may be deemed necessary.

***As of September 28, 2007***

Q: What is the percentage that must be held for hard cost contingency during construction when submitting an application for historical preservation?

A: IFA requires a 15% contingency.

Q: Can an interior storage unit (in addition to the standard 2' x 5' minimum size closet) be provided with the unit to qualify for the 2 points for "storage units"?

A: Yes, as long as the storage unit provides the equivalent space of an interior or exterior storage unit, and policies are established so hazardous items are not stored within the unit.

Q: A project can receive 2 points for a covered entry and storm door if the unit's main entrance is to the exterior. Does this apply to the 5 % of units that must meet the handicap accessibility standard?

A: Providing a covered entry and storm door is an option. If this option is selected, the screen door must be provided for all units, including those that meet the handicap accessibility standard. An automatic door opener is one example of a way to accomplish this option.

***As of September 14, 2007***

Q: For an assisted living project, in order to receive 2 points for providing a microwave in each unit do we have to have a combination cook-top/oven unit or stove in each unit also?

A: Points for the in-unit microwave will only be given if a standard stove (range and oven) or a combination cook-top/oven unit are also provided in the unit. If a cook-top only is provided in each unit, the applicant is not eligible for 2 points for the microwave.

Q: Is topographic and grading information required to be shown on the site plans, building plans, etc. for the application?

A: No. This information must be provided for the Carryover Application, if applicable.

Q: Exhibit 8S sets out points for exterior durability and notes 60% of the gross exterior to be brick, etc. Does the gross exterior include the window area?

A: The 60% gross exterior calculation excludes the window and door area.

Q: Regarding the Exhibit 15T requirement for an IRS FEIN letter in the Ownership Entity's name – if you register for a FEIN number online, the IRS emails back the application with an assigned number printed in the upper right-hand corner. Is this acceptable?

A: Yes, this would be accepted for the 2008 LIHTC Round as long as it is in the correct name. However, if the Applicant provided a copy of an application for FEIN where the number was not listed or was handwritten in, this would not suffice.

Q: Where can I find information that may be useful in preparing a supportive services plan?

A: In addition to the supportive services presentation provided at the 2008 Developer Training, applicants may also find useful information available on the following websites:

- Iowa Family Development and Self-Sufficiency Program (FaDSS) [www.iowafadss.org](http://www.iowafadss.org)
- Housing Choice Voucher Family Self-Sufficiency Program (FSS) [www.hud.gov/offices/pih/programs/hcv/fss.cfm](http://www.hud.gov/offices/pih/programs/hcv/fss.cfm)
- Iowa Workforce Development – PROMISE JOBS [www.iowaworkforce.org/region1/promisejobs.htm](http://www.iowaworkforce.org/region1/promisejobs.htm)
- Iowa Department of Human Services [www.dhs.state.ia.us](http://www.dhs.state.ia.us)
- Iowa Department of Public Health [www.idph.state.ia.us](http://www.idph.state.ia.us)
- National Resident Services Collaborative [www.residentservices.org](http://www.residentservices.org)
- NeighborWorks Learning Center Consortium [www.nw.org/learningcenters](http://www.nw.org/learningcenters)

- Enterprise Community Partners  
[www.enterprisecommunity.org/programs/resident\\_services/](http://www.enterprisecommunity.org/programs/resident_services/)  
American Association of Service Coordinators [www.servicecoordinator.org/](http://www.servicecoordinator.org/)

***As of August 31, 2007***

Q: Has IFA given any consideration of taking the 'draft' part off of any of the exhibits? Applicants are concerned about trying to get forms put before their respective city councils.

A: 'Draft' has been removed from Exhibits 4T and 8B.

Q: Will applicants receive electronic copies of the (Pre-Application) market studies this year?

A: If IFA receives an electronic copy, we will be happy to forward this on to the applicant via e-mail to those who are interested. Please have the project's contact person email Connie Dippel ([connie.dippel@iowa.gov](mailto:connie.dippel@iowa.gov)) if you want to receive an electronic copy of the Pre-Application market study.

Q: If IFA staff will be available to answer questions up to November 1<sup>st</sup>, who will applicants be able to contact after that date?

A: After November 1, applicants will need to contact David Vaske, the LIHTC Manager, to ask any questions. Once an application has been received, IFA goes into a quiet period where no one on staff or on the Board of Directors may be contacted during consideration of the application, with the exception of the Low-Income Housing Tax Credit Manager. IFA does recognize that there will be questions during the correction period and prior to submission of the application for scoring and determination of set-asides. Mr. Vaske can respond to questions, but IFA will not review any exhibits.

Q: Is the \$150 per unit minimal annual contribution from the project cash flow for a supportive service plan required on all of the units if you only have 25% of the project units for persons with disabilities?

A: It is required for all of the LIHTC units.

Q: Can you give some examples of on-site activities for the enhanced and comprehensive supportive service plans?

A: After-school youth program, adult literacy, job training, financial literacy, senior quality of life programs, health and wellness programs, medication management.

Q: Would the computer learning center providing the education for computer literacy be considered an on-site supportive service?

A: No – that is a minimum construction characteristic and will not be scored as an enhanced supportive service.

Q: Under the Multifamily Loan Program where the borrower must agree to permanent financing with IFA, does that mean that IFA will have to approve the lender?

A: No - IFA will be the Lender on the permanent loan. IFA will convert the construction loan upon completion and approved upon lease-up of the project.

Q: May an application be submitted for partially service enriched set-aside and partially assisted living set-aside?

A: No – the project must be submitted for one or the other. Similarly, an application for partially assisted living set-aside and for senior living is not allowed. However, if an Applicant has more than one application, each application may apply for the eligible set-aside(s).

Q: Regarding construction characteristics, may an Applicant receive points for geo thermal in part of the building?

A: No – as a general rule, construction characteristics must be used throughout the building, unless otherwise noted in the LIHTC application and attachments.